

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 John William Flach
 Jennifer Megan Flach
 Debtors

Case No. 19-13239-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 5

Date Rcvd: Dec 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2019.

db/jdb +John William Flach, Jennifer Megan Flach, 616 Charles Drive, Gilbertsville, PA 19525-9197
 cr ECAST Settlement Corporation, c/o Becket and Lee LLP, PO Box 3002,
 Malvern, PA 19355-0702

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Dec 05 2019 03:03:33 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 05 2019 03:03:14
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 05 2019 03:03:22 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2019 at the address(es) listed below:

JOSEPH L QUINN on behalf of Debtor John William Flach CourtNotices@rqplaw.com
 JOSEPH L QUINN on behalf of Joint Debtor Jennifer Megan Flach CourtNotices@rqplaw.com
 REBECCA ANN SOLARZ on behalf of Creditor PNC BANK NATIONAL ASSOCIATION
 bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

Stip does not
directly affect confirmed
plan

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Jennifer Megan Flach fka Jennifer Megan Lavella
John William Flach

Debtors

PNC BANK NATIONAL ASSOCIATION

Movant

vs.

Jennifer Megan Flach fka Jennifer Megan Lavella
John William Flach

Debtors

William C. Miller, Esquire

Trustee

CHAPTER 13

NO. 19-13239 ELF

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$1,031.00**, which breaks down as follows;

Fees & Costs Relating to Motion: \$1,031.00

Total Post-Petition Arrears \$1,031.00

2. The Debtor(s) shall cure said arrearages in the following manner;

a). On or before November 30, 2019, the Debtor shall make their regular monthly mortgage payment for November 1, 2019 in the amount of \$1,472.80, which represents the monthly payment of \$1,493.80, less a suspense balance of \$21.00;

b). Beginning on December 1, 2019 and continuing through May 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,493.80** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$171.84 from December 2019 to April 2020 and \$171.80 for May 2020** towards the arrearages on or before the last day of each month at the address below;

PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION
3232 NEWMARK DRIVE
MIAMISBURG, PH 45342

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

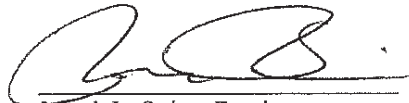
8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: November 15, 2019

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: November, 22, 2019


Joseph L. Quinn, Esquire
Attorney for Debtors

Date: 11/27/19

William C. Miller, Esquire
Chapter 13 Trustee

NO OBJECTION
*without prejudice to any
trustee rights and remedies.

Approved by the Court this 4th day of December, 2019. However, the court
retains discretion regarding entry of any further order.

Eric L. Frank
Bankruptcy Judge
Eric L. Frank